

Old Age, Disability, Death

First law: 1969 (provident fund, defunct).
 Current law: 1983.
 Type of program: Social insurance system.
Exchange rate: U.S.\$1.00 equals 2.70 East Caribbean (E.C.) dollars.

Coverage

Employed and self-employed persons aged 16-59, including public employees.

Source of Funds

Insured person: 4% of earnings. Self-employed 6.75% of earnings.
Employer: 4% of covered wage.
Government: None.
 Maximum earnings for contribution purposes: E.C.\$15,000 a year.

Qualifying Conditions

Old-age pension: Age 60. 500 weeks of coverage, with at least 150 weeks based on contributions actually paid.
Old-age grant: Age 60; ineligible for pension, with at least 50 weeks of contributions paid or credited.
Disability pension: Under age 60. 150 weeks of contributions actually paid.
Disability grant: Under age 60. Ineligible for pension, at least 50 weeks of contributions paid or credited.
Survivor pension: Deceased was pensioner or eligible for pension.
Survivor grant: Deceased was eligible for old-age or disability grant.
Funeral grant: Worker was pensioner or eligible for old-age or disability grant.

Old-Age Benefits

Old-age pension: 30% of average earnings, plus 1% of earnings for each 50 weeks of contributions over 500. Minimum benefit: E.C.\$35 per week.
Old-age grant: Lump sum equal to 5 times average weekly wage for each 50 weeks of contributions.

Permanent Disability Benefits

Disability pension: 30% of average earnings, plus 1% of earnings for each 50 weeks of contributions over 500.
 Maximum benefit: 60% of earnings.
Disability grant: Lump sum equal to 5 times average weekly earnings for each 50 weeks of contributions.

Survivor Benefits

Survivor pension: 75% of pension of insured payable to widow aged 50 or disabled (1 year limit under age 50 unless disabled) and to dependent disabled widower.
Orphans: 1/4 of pension of the insured for each child under age 16 or age 18 if student; 1/2 each for full orphans or disabled child.
 Minimum benefit: E.C.\$7.50 per week, E.C.\$15 if full orphan or disabled.
 Maximum survivor pension: 100% of pension of insured.
Survivor grant: Lump sum equal to 5 times the average weekly wage for each 50 weeks of contributions.

Funeral grant: E.C.\$1,600.

Administrative Organization

Ministry of Social Services and Labor, general supervision.
 National Insurance Board, administration of program.

Sickness and Maternity

First and current law: 1983.
 Type of program: Social insurance system. Cash benefits only.

Coverage

Employed persons aged 16-59, including public employees.

Source of Funds

Insured person: See pension contribution above.
Employer: Same.
Government: Same.

Qualifying Conditions

Cash sickness benefits: Employed on day before onset of illness, or 13 weeks of contributions, including 8 out of the 13 weeks preceding illness.
Cash maternity benefits: 30 weeks of contributions, including 20 weeks in the 30-week period ending 6 weeks before confinement.
Funeral grant: Deceased was entitled to sickness or maternity benefits at time of death.

Sickness and Maternity Benefits

Sickness benefit: 60% of average earnings during 13 weeks before illness. Payable from first day for up to 26 weeks, 52 weeks if 75 or more contributions paid or credited in the last 3 years.
Maternity benefit: 60% of average earnings during 30 weeks before benefit begins. Payable 6 weeks before expected confinement and 6 weeks after for 12 weeks total. Minimum payable: E.C.\$400

Survivor Benefits

Funeral grant: E.C.\$1,600.

Administrative Organization

Ministry of Social Services and Labor, general supervision.
 National Insurance Board, administration of program.

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